

Series 2023-1 Harvey Trust

Investor Report

As at

30-April-2026

Transaction Details

Closing Date	Thursday, 15 June 2023
Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Issuer	Perpetual Trustee Company Limited
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T. Limited
Liquidity Facility Provider	National Australia Bank Limited
Redraw Provider	Great Southern Bank
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited
Collections Account Provider	National Australia Bank Limited
Legal Maturity Date	Distribution Date in December 2054

Note Portfolio Summary

Note Balances	Issued \$	Current Invested \$	Margin (bps)	Subordination	Bond factor
Class A-1 Notes	690,000,000	266,698,342	1.30%	16.04%	38.65%
Class AB-R Notes	30,000,000	25,484,689	1.45%	8.02%	84.95%
Class B-R Notes	12,750,000	10,830,993	1.60%	4.61%	84.95%
Class C-R Notes	8,625,000	7,326,848	1.75%	2.31%	84.95%
Class D-R Notes	3,525,000	2,994,451	2.10%	1.36%	84.95%
Class E-R Notes	2,475,000	2,102,487	4.20%	0.70%	84.95%
Class F-R Notes	2,625,000	2,229,910	5.40%	0.00%	84.95%
Total	750,000,000	317,667,720			

*N.B principal payments on notes are distributed on the 16th day of the following month (or next business day if date falls on a weekend)

Mortgage Portfolio Information

Total Current Balance:	\$311,817,479
Total Number of Loans:	1,349
Average Current Balance:	\$231,147
Highest Current Balance:	\$1,071,067
Seasoning Average (Months):	106.08
Seasoning (Weighted Average) (Months):	77.04
Remaining Loan Term (Average) (Months):	224.83
Remaining Term (Weighted Average):	263.84
Remaining Term (Maximum) (Months):	318.38
Approval LVR (Average)	57.29%
Approval LVR (Weighted Average)	60.97%
Scheduled LVR (Average)	43.92%
Scheduled LVR (Weighted Average)	53.50%
Scheduled LVR (Maximum)	90.15%
Current LVR (Average)	36.74%
Current LVR (Weighted Average)	51.37%
Current LVR (Maximum)	90.15%
Variable Rate (Weighted Average)	6.18%
Fixed Rate (Weighted Average)	5.98%
Rate on All Loans (Weighted Average)	6.18%
Variable Rate Loans (Percentage by value):	98.35%
Fixed Rate Loans (Percentage by value)	1.65%
Owner Occupied (Dollar Value)	\$253,553,137
Owner Occupied (Percentage)	81.31%
Pool reduction	\$5,850,241
Monthly Repayment speed	1.84%
Single Monthly Mortality Rate (SMM)	1.17%
CPR (Monthly)	13.19%
CPR (Quarterly)	14.68%

Mortgage Portfolio Transaction Data (Current Month)

Mortgage Portfolio Balance At Start of Period	\$317,667,720
Scheduled Repayments Received During Period	-\$2,559,525
Unscheduled Repayments Received During Period	-\$6,331,096
Redraws	\$1,628,181
Interest	\$1,412,199
Other Charges	\$0
Mortgage Portfolio Balance At End of Period	\$311,817,479
Defaulted Amounts (ie shortfalls written off)	\$0
Recoveries on Defaulted Amounts	\$0

Series 2023-1 Harvey Trust

Investor Report

As at

30-April-2026

Mortgage Portfolio Statistical Tables

	No. of Loans	% by No. Accounts	\$ Original Balance	% by Original Balance
> 0% <= 20%	155	11.49%	42,601,513	8.72%
> 20% <= 30%	54	4.00%	11,498,834	2.35%
> 30% <= 40%	115	8.52%	31,012,732	6.35%
> 40% <= 50%	130	9.64%	43,708,074	8.94%
> 50% <= 55%	86	6.38%	31,492,234	6.44%
> 55% <= 60%	109	8.08%	40,326,985	8.25%
> 60% <= 65%	93	6.89%	39,613,626	8.11%
> 65% <= 70%	103	7.64%	41,249,976	8.44%
> 70% <= 75%	90	6.67%	35,427,454	7.25%
> 75% <= 80%	236	17.49%	99,771,948	20.42%
> 80% <= 85%	27	2.00%	12,539,487	2.57%
> 85% <= 90%	61	4.52%	25,497,033	5.22%
> 90% <= 95%	53	3.93%	20,860,989	4.27%
> 95%	37	2.74%	13,044,598	2.67%
Total	1,349	100.00%	488,645,482	100.00%

	No. of Loans	% by No. Accounts	\$ Scheduled Balance	% by Scheduled Balance
> 0% <= 20%	242	17.94%	17,390,318	4.73%
> 20% <= 30%	171	12.68%	29,076,554	7.92%
> 30% <= 40%	176	13.05%	43,628,888	11.88%
> 40% <= 50%	185	13.71%	58,515,157	15.93%
> 50% <= 55%	94	6.97%	31,445,043	8.56%
> 55% <= 60%	105	7.78%	37,836,475	10.30%
> 60% <= 65%	95	7.04%	34,633,694	9.43%
> 65% <= 70%	84	6.23%	33,350,375	9.08%
> 70% <= 75%	92	6.82%	36,797,102	10.02%
> 75% <= 80%	57	4.23%	25,055,204	6.82%
> 80% <= 85%	36	2.67%	14,682,363	4.00%
> 85% <= 90%	10	0.74%	3,824,015	1.04%
> 90% <= 95%	2	0.15%	1,047,867	0.29%
> 95%	0	0.00%	0	0.00%
Total	1,349	100.00%	367,283,055	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
> 0% <= 20%	420	31.13%	20,968,968	6.72%
> 20% <= 30%	144	10.67%	27,810,100	8.92%
> 30% <= 40%	164	12.16%	39,932,787	12.81%
> 40% <= 50%	162	12.01%	48,178,441	15.45%
> 50% <= 55%	78	5.78%	26,180,004	8.40%
> 55% <= 60%	96	7.12%	33,974,493	10.90%
> 60% <= 65%	75	5.56%	29,260,364	9.38%
> 65% <= 70%	73	5.41%	26,757,226	8.58%
> 70% <= 75%	59	4.37%	24,372,157	7.82%
> 75% <= 80%	44	3.26%	19,689,013	6.31%
> 80% <= 85%	25	1.85%	10,656,319	3.42%
> 85% <= 90%	7	0.52%	2,990,476	0.96%
> 90% <= 95%	2	0.15%	1,047,132	0.34%
> 95%	0	0.00%	0	0.00%
Total	1,349	100.00%	311,817,479	100.00%

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	267	19.79%	4,497,457	1.44%
\$50,000 to \$100,000	140	10.38%	10,516,716	3.37%
\$100,000 to \$150,000	141	10.45%	17,569,254	5.63%
\$150,000 to \$200,000	123	9.12%	21,258,494	6.82%
\$200,000 to \$250,000	128	9.49%	28,953,378	9.29%
\$250,000 to \$300,000	111	8.23%	30,587,002	9.81%
\$300,000 to \$350,000	105	7.78%	33,798,059	10.84%
\$350,000 to \$400,000	90	6.67%	33,643,725	10.79%
\$400,000 to \$500,000	117	8.67%	52,297,230	16.77%
\$500,000 to \$750,000	108	8.01%	62,933,445	20.18%
\$750,000 to \$1,000,000	18	1.33%	14,691,651	4.71%
\$1,000,000 to \$1,500,000	1	0.07%	1,071,067	0.34%
\$1,500,000+	0	0.00%	0	0.00%
Total	1,349	100.00%	311,817,479	100.00%

Series 2023-1 Harvey Trust

Investor Report

As at

30-April-2026

Mortgage Portfolio Statistical Tables

Table 5 - Available Redraw

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
\$0 to \$50,000	799	71.40%	9,719,465	17.50%
\$50,000 to \$100,000	148	13.23%	10,610,980	19.10%
\$100,000 to \$150,000	70	6.26%	8,594,989	15.47%
\$150,000 to \$200,000	34	3.04%	5,941,487	10.70%
\$200,000 to \$250,000	33	2.95%	7,282,833	13.11%
\$250,000 to \$300,000	8	0.71%	2,135,550	3.84%
\$300,000 to \$400,000	15	1.34%	5,113,747	9.21%
\$400,000 to \$500,000	6	0.54%	2,756,436	4.96%
\$500,000 to \$1,000,000	6	0.54%	3,394,541	6.11%
\$1,000,000+	0	0.00%	0	0.00%
Total	1,119	100.00%	55,550,028	100.00%

Table 6 - Product Type

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
1 Year Fixed	1	0.07%	727,381	0.23%
2 Year Fixed	7	0.52%	1,942,453	0.62%
3 Year Fixed	9	0.67%	2,351,182	0.75%
4 Year Fixed	0	0.00%	0	0.00%
5 Year Fixed	1	0.07%	113,101	0.04%
Variable	1,331	98.67%	306,683,362	98.35%
Total	1,349	100.00%	311,817,479	100.00%

Table 7 - Fixed Rate Mortgages by Fixed Rate Term Remaining

	No. of Loans	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	2	11.11%	162,170	3.16%
6 to 12 months	4	22.22%	1,887,032	36.75%
12 to 24 months	8	44.44%	2,424,773	47.23%
24 to 36 months	4	22.22%	660,142	12.86%
36 to 48 months	0	0.00%	0	0.00%
48 to 60 months	0	0.00%	0	0.00%
60+ months	0	0.00%	0	0.00%
Total	18	100.00%	5,134,117	100.00%

Table 8 - Loan Seasoning

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 3 months	0	0.00%	0	0.00%
6 to 12 months	0	0.00%	0	0.00%
12 to 18 months	0	0.00%	0	0.00%
18 to 24 months	0	0.00%	0	0.00%
24 to 36 months	0	0.00%	0	0.00%
36 to 48 months	223	16.53%	65,533,481	21.02%
48 to 60 months	413	30.62%	116,840,599	37.47%
60 to 180 months	425	31.50%	105,900,618	33.96%
180 to 360 months	288	21.35%	23,542,781	7.55%
360+ months	0	0.00%	0	0.00%
Total	1,349	100.00%	311,817,479	100.00%

Table 9 - Original Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	3	0.22%	90,439	0.03%
5 to 10 years	18	1.33%	928,987	0.30%
10 to 15 years	47	3.48%	4,613,352	1.48%
15 to 20 years	108	8.01%	17,562,986	5.63%
20 to 25 years	180	13.34%	37,051,677	11.88%
25 to 30 years	974	72.20%	249,420,723	79.99%
30+ years	19	1.41%	2,149,314	0.69%
Total	1,349	100.00%	311,817,479	100.00%

Table 10 - Remaining Loan Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 5 years	48	3.56%	994,392	0.32%
5 to 10 years	140	10.38%	7,726,153	2.48%
10 to 15 years	226	16.75%	28,191,441	9.04%
15 to 20 years	221	16.38%	42,876,796	13.75%
20 to 25 years	331	24.54%	105,440,689	33.81%
25 to 30 years	383	28.39%	126,588,008	40.60%
30+ years	0	0.00%	0	0.00%
Total	1,349	100.00%	311,817,479	100.00%

Table 11 - Days in Arrears

	No. of Loans	% by No. Accounts	\$ Arrears Balance	\$ Current Balance	% by Current Balance
0 days	1,335	98.96%	0	306,929,181	98.43%
1 to 29 days	10	0.74%	10,928	3,412,289	1.09%
30 to 59 days	1	0.07%	2,446	135,754	0.04%
60 to 89 days	0	0.00%	0	0	0.00%
90+ days	3	0.22%	71,078	1,340,255	0.43%
Total	1,349	100.00%	84,452	311,817,479	100.00%

Series 2023-1 Harvey Trust

Investor Report

As at

30-April-2026

Mortgage Portfolio Statistical Tables

Table 12 - Owner Occupied \ Investment Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Owner Occupied Loans	1,108	82.13%	253,553,137	81.31%
Investment Loans	241	17.87%	58,264,342	18.69%
Total	1,349	100.00%	311,817,479	100.00%

Table 13 - State Concentration

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Qld	542	40.18%	115,973,615	37.19%
NSW	355	26.32%	91,690,589	29.41%
Vic	320	23.72%	71,599,361	22.96%
WA	77	5.71%	17,022,681	5.46%
SA	28	2.08%	6,867,765	2.20%
ACT	20	1.48%	6,985,062	2.24%
Tas	6	0.44%	1,378,583	0.44%
NT	1	0.07%	299,822	0.10%
Total	1,349	100.00%	311,817,479	100.00%

Table 14 - Inner City \ Metropolitan \ Non-Metropolitan

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Metro	1,062	78.72%	255,952,128	82.08%
Inner city	6	0.44%	1,472,590	0.47%
Non metro	281	20.83%	54,392,761	17.44%
Total	1,349	100.00%	311,817,479	100.00%

Table 15 - Geographic Distribution

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Queensland				
Metro	414	30.69%	93,930,391	30.12%
Non-metro	128	9.49%	22,043,224	7.07%
New South Wales				
Metro	279	20.68%	74,010,555	23.74%
Non-metro	76	5.63%	17,680,034	5.67%
Victoria				
Metro	264	19.57%	61,334,110	19.67%
Non-metro	56	4.15%	10,265,251	3.29%
Western Australia				
Metro	62	4.60%	13,947,087	4.47%
Non-metro	15	1.11%	3,075,595	0.99%
South Australia				
Metro	23	1.70%	5,730,406	1.84%
Non-metro	5	0.37%	1,137,359	0.36%
Australian Capital Territory				
Metro	20	1.48%	6,985,062	2.24%
Non-metro	0	0.00%	0	0.00%
Tasmania				
Metro	5	0.37%	1,187,285	0.38%
Non-metro	1	0.07%	191,298	0.06%
Northern Territory				
Metro	1	0.07%	299,822	0.10%
Non-metro	0	0.00%	0	0.00%
Total	1,349	100.00%	311,817,479	100.00%

Table 16 - Post Code Concentration (top 10)

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
4350	22	1.63%	3,662,852	1.17%
3030	15	1.11%	3,544,405	1.14%
2527	16	1.19%	3,362,583	1.08%
4209	11	0.82%	3,218,330	1.03%
3977	10	0.74%	3,128,722	1.00%
4305	12	0.89%	2,867,076	0.92%
4207	10	0.74%	2,659,497	0.85%
4152	10	0.74%	2,627,725	0.84%
2529	7	0.52%	2,469,011	0.79%
4124	10	0.74%	2,441,353	0.78%
Total	123	9.12%	29,981,555	9.62%

Series 2023-1 Harvey Trust

Investor Report

As at

30-April-2026

Mortgage Portfolio Statistical Tables

Table 17 - Interest Rate

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0.00 to 3.00 %	0	0.00%	0	0.00%
3.00 to 3.25 %	0	0.00%	0	0.00%
3.25 to 3.50 %	0	0.00%	0	0.00%
3.50 to 3.75 %	0	0.00%	0	0.00%
3.75 to 4.00 %	0	0.00%	0	0.00%
4.00 to 4.25 %	0	0.00%	0	0.00%
4.25 to 4.50 %	0	0.00%	0	0.00%
4.50 to 4.75 %	0	0.00%	0	0.00%
4.75 to 5.00 %	0	0.00%	0	0.00%
5.00 to 5.25 %	0	0.00%	0	0.00%
5.25 to 5.50 %	4	0.30%	742,554	0.24%
5.50 to 5.75 %	41	3.04%	16,163,277	5.18%
5.75 to 6.00 %	430	31.88%	131,917,971	42.31%
6.00 to 6.25 %	328	24.31%	83,196,468	26.68%
6.25 to 6.50 %	147	10.90%	28,708,708	9.21%
6.50 to 6.75 %	116	8.60%	22,352,896	7.17%
6.75 to 7.00 %	98	7.26%	14,029,416	4.50%
7.00 to 7.25 %	29	2.15%	2,693,707	0.86%
7.25 to 7.50 %	17	1.26%	2,294,446	0.74%
7.50+ %	139	10.30%	9,718,037	3.12%
Total	1,349	100.00%	311,817,479	100.00%

Table 18 - Interest Only Loans

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Principal & Interest Loans	1,326	98.30%	303,853,159	97.45%
Interest Only Loans	23	1.70%	7,964,320	2.55%
Total	1,349	100.00%	311,817,479	100.00%

Table 19 - Interest Only Remaining Term

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
0 to 12 months	11	47.83%	3,997,697	50.20%
12 to 24 months	5	21.74%	1,312,823	16.48%
24 to 36 months	4	17.39%	1,639,969	20.59%
36 to 48 months	1	4.35%	375,934	4.72%
48 to 60 months	2	8.70%	637,898	8.01%
60+ months	0	0.00%	0	0.00%
Total	23	100.00%	7,964,320	100.00%

Table 20 - Mortgage Insurer

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
QBE LMI	218	16.16%	48,695,798	15.62%
Helia LMI	79	5.86%	9,061,961	2.91%
Other	0	0.00%	0	0.00%
Uninsured	1,052	77.98%	254,059,720	81.48%
Total	1,349	100.00%	311,817,479	100.00%

Table 21 - Loan Purpose

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
Refinance	376	27.87%	97,940,681	31.41%
Renovation	121	8.97%	24,057,743	7.72%
Purchase - New Dwelling	99	7.34%	20,927,385	6.71%
Purchase - Existing Dwelling	383	28.39%	100,970,819	32.38%
Purchase - Investment Dwelling	117	8.67%	26,665,742	8.55%
Other	253	18.75%	41,255,108	13.23%
Total	1,349	100.00%	311,817,479	100.00%

Table 22 - Loan Collateral

	No. of Loans	% by No. Accounts	\$ Current Balance	% by Current Balance
House and Land	1,149	85.17%	269,863,215	86.55%
Duplex	12	0.89%	3,529,934	1.13%
Townhouse	35	2.59%	8,540,058	2.74%
Apartment / Unit / Flat	148	10.97%	28,897,767	9.27%
Vacant Land	0	0.00%	0	0.00%
Villa	5	0.37%	986,504	0.32%
Other	0	0.00%	0	0.00%
Total	1,349	100.00%	311,817,479	100.00%

Table 23 - Reserves

	\$ Current Balance
Excess Revenue Reserve	750,000
Extraordinary Expenses Reserve	150,000
Total	900,000

Series 2023-1 Harvey Trust

Investor Report

As at

30-April-2026

Distribution Summary	\$	\$
Amounts Received by Trust prior to distribution date		
Collections (including excess subscription monies on first determination date)		9,073,813
Interest Earnings on the Collections Account (excluding Cash Deposit)		26,504
Input Tax Credits Received From ATO		6,260
Net Fixed Rate Swap Receipt From Swap Provider		3,000
Net Basis Swap Receipt From Swap Provider		151,306
Total		9,260,882

Amounts to be paid by Trustee on Distribution Date:

Noteholders			
Class A-1 Notes	Principal Payment	4,911,577	
	Coupon Payment	1,260,862	6,172,439
Class AB-R Notes	Principal Payment	469,332	
	Coupon Payment	123,835	593,166
Class B-R Notes	Principal Payment	199,466	
	Coupon Payment	54,054	253,520
Class C-R Notes	Principal Payment	134,933	
	Coupon Payment	37,530	172,462
Class D-R Notes	Principal Payment	55,146	
	Coupon Payment	16,257	71,403
Class E-R Notes	Principal Payment	38,720	
	Coupon Payment	15,285	54,005
Class F-R Notes	Principal Payment	41,067	
	Coupon Payment	18,558	59,624
Other			
Trust Expenses			256,080
Redraws			1,628,181
Transfer to/from Reserves			0
Total			9,260,882

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of the Series 2023-1 Harvey Trust, in accordance with Article 405 of Regulation (EU) No. 575/2013